

Information to identify the case:					
Debtor 1	<u>Nathan Thomas Swan</u>			Social Security number or ITIN	xxx-xx-2534
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 18-22396-CMB					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nathan Thomas Swan

10/18/21

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Nathan Thomas Swan
Debtor

Case No. 18-22396-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 18, 2021

User: lfin
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2021:

Recip ID	Recipient Name and Address
db	+ Nathan Thomas Swan, 11 Split Drive, Burgettstown, PA 15021-2521
14863893	+ Allegheny Courthouse, Criminal Division, Room 115, 436 Grant Street, Pittsburgh, PA 15219-2400
14863895	+ Associated Credit / Monongahela Power, Attn: Data Processing Dept, 115 Flanders Road, Suite 140; Po Box 517, Westborough, MA 01581-0517
14863899	+ Mariner Finance, 1155 Washington Pike, Bridgeville, PA 15017-2827
14863898	+ Mariner Finance, LLC, 8211 Town Center Dr, Nottingham, MD 21236-5904
14901595	PennyMac Loan Services, LLC, P.O. Box 2010, Moorpark, CA 93020
14863900	+ Pennymac Loan Services, Attn: Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
14876251	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14863904	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 19 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 18 2021 23:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 19 2021 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 18 2021 23:17:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: kbarkley@bernsteinlaw.com	Oct 18 2021 23:17:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14885709	EDI: BECKLEE.COM	Oct 19 2021 03:18:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14863894	+ EDI: AMEREXPR.COM	Oct 19 2021 03:18:00	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
14865926	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 18 2021 23:17:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
14863901	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 18 2021 23:17:00	RBS Citizens Cc, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915
14866661	EDI: DISCOVER.COM	Oct 19 2021 03:18:00	Discover Bank, Discover Products Inc, PO Box

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14863896	+ EDI: DISCOVER.COM	Oct 19 2021 03:18:00	3025, New Albany, OH 43054-3025 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14863897	+ Email/Text: bankruptcy@huntington.com	Oct 18 2021 23:17:00	Huntington, Attn: Bankruptcy, 3 Cascade Plaza, Akron, OH 44308-1124
14864467	+ EDI: RECOVERYCORP.COM	Oct 19 2021 03:18:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14863902	+ EDI: RMSC.COM	Oct 19 2021 03:18:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14879820	+ Email/Text: bankruptcy@huntington.com	Oct 18 2021 23:17:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
14863903	+ EDI: VERIZONCOMB.COM	Oct 19 2021 03:18:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
14896043	EDI: AIS.COM	Oct 19 2021 03:18:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14891737	EDI: WFFC.COM	Oct 19 2021 03:18:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14898947	EDI: ECAST.COM	Oct 19 2021 03:18:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com

District/off: 0315-2

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David A. Rice

on behalf of Debtor Nathan Thomas Swan ricelaw1@verizon.net lowdenscott@gmail.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com

Office of the United States Trustee

ustpre03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ccfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Scott R. Lowden

on behalf of Debtor Nathan Thomas Swan niclowlgl@comcast.net

TOTAL: 7